1095-C FREQUENTLY ASKED QUESTIONS (FAQs)

1. What is the 1095-C Form?

IRS Form 1095-C provides information regarding any employer-provided health insurance coverage, or offers of coverage, throughout the year. The City of Fort Lauderdale sends one copy to the Internal Revenue Service (IRS) and a copy to you.

2. Why did I receive this form?

You have received this form because you were enrolled in or offered health insurance by the City at some time during 2015. The form identifies the months of health coverage you had during the year. If you had health coverage with the City for the entire year, the first boxes, on lines 14 and 16, will be completed. If you had coverage for only a portion of the year, the applicable codes will be completed, by month, on lines 14 and 16.

3. What am I supposed to do with this form?

Please keep it for your records. You don't actually need this form in order to file your 2015 taxes, but when you do file, you'll have to inform the IRS whether or not you had medical insurance coverage for each month of 2015. The Form 1095-C shows if you had health insurance through your employer.

4. What information is on the 1095-C?

There are three parts to the form:

- Employee and Employer Information (Part 1) reports information about you and your employer.
- Employee Offer and Coverage (Part 2) reports information about the health coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage by your employer.
- Covered Individuals (Part 3) reports information about the individuals (including dependents) covered under a self-insured health plan.

5. What if I receive more than one 1095 form?

If you were eligible for health coverage through more than one employer during the year, you may receive a 1095-C from each employer. These forms will provide details as to any health coverage you had in 2015. Just keep these--you do not need to send them in with your 2015 taxes.